

RETIREES (Full-Time)

FY2024

Medical Coverage Options - Retirees Under 65

		Total Premium	25+ Years	20 Years	15 Years	10 Years
		100%	Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		15%	36.25%	57.50%	78.75%
BlueChoice Advantage w/Rx	Retiree	\$1,118.40	\$167.76	\$405.42	\$643.08	\$880.74
	Retiree & Child	\$1,677.67	\$251.65	\$608.16	\$964.66	\$1,321.17
	Retiree & Spouse	\$2,236.79	\$335.52	\$810.84	\$1,286.15	\$1,761.47
	Retiree & Family	\$2,907.90	\$436.19	\$1,054.11	\$1,672.04	\$2,289.97
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
BlueChoice HMO Open Access w/Rx	Retiree	\$876.67	\$131.50	\$317.79	\$504.09	\$690.38
	Retiree & Child	\$1,497.43	\$224.61	\$542.82	\$861.02	\$1,179.23
	Retiree & Spouse	\$1,990.53	\$298.58	\$721.57	\$1,144.55	\$1,567.54
	Retiree & Family	\$2,583.84	\$387.58	\$936.64	\$1,485.71	\$2,034.77

Medical Supplement Plan Coverage Options - Retirees 65 & Over (Medicare-Eligible Retirees)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
BlueChoice Advantage w/Rx - 65 & Over	Retiree	\$937.97	\$140.70	\$340.01	\$539.33	\$738.65
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$937.97	\$140.70	\$340.01	\$539.33	\$738.65
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree	\$802.70	\$120.41	\$290.98	\$461.55	\$632.13
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree's Spouse	\$802.70	\$120.41	\$290.98	\$461.55	\$632.13

July 1, 2023 to June 30, 2024

St. Mary's County Government
Retiree Health Insurance Premiums
July 1, 2023 to June 30, 2024

RPT Employees Must Have 10 Years of County Service to Continue Health Insurance Coverage

RPT RETIREES

FY 2024

Medical Coverage Options - Retirees Under 65

		Total Premium	25+ Years	20 Years	15 Years	10 Years
			Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		57.50%	68.12%	78.75%	89.37%
BlueChoice Advantage w/Rx	Individual	\$1,118.40	\$643.08	\$761.85	\$880.74	\$999.51
	Parent & Child	\$1,677.67	\$964.66	\$1,142.83	\$1,321.17	\$1,499.33
	Husband & Wife	\$2,236.79	\$1,286.15	\$1,523.70	\$1,761.47	\$1,999.02
	Family	\$2,907.90	\$1,672.04	\$1,980.86	\$2,289.97	\$2,598.79
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
BlueChoice HMO Open Access w/Rx	Individual	\$876.67	\$504.09	\$597.19	\$690.38	\$783.48
	Parent & Child	\$1,497.43	\$861.02	\$1,020.05	\$1,179.23	\$1,338.25
	Husband & Wife	\$1,990.53	\$1,144.55	\$1,355.95	\$1,567.54	\$1,778.94
	Family	\$2,583.84	\$1,485.71	\$1,760.11	\$2,034.77	\$2,309.18

Medical Coverage Options - Retirees 65 & Over (Medicare-Eligible Retirees)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
BlueChoice Advantage w/Rx - 65 & Over	Retiree	\$937.97	\$539.33	\$638.95	\$738.65	\$838.26
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$937.97	\$539.33	\$638.95	\$738.65	\$838.26
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree	\$802.70	\$461.55	\$546.80	\$632.13	\$717.37
Blue Choice HMO Open Access s/Rx - 65 & Over	Retiree's Spouse	\$802.70	\$461.55	\$546.80	\$632.13	\$717.37

July 1, 2023 to June 30, 2024

St. Mary's County Government
Retiree Health Insurance Premiums
July 1, 2023 to June 30, 2024

FY2024

Retiree Vision Coverage (Full-Time)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
		100%	Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		15%	36.25%	57.50%	78.75%
BueVision Plus	Retiree	\$4.91	\$0.74	\$1.78	\$2.82	\$3.87
	Retiree & Child	\$7.07	\$1.06	\$2.56	\$4.07	\$5.57
	Retiree & Spouse	\$9.86	\$1.48	\$3.57	\$5.67	\$7.76
	Retiree & Family	\$12.13	\$1.82	\$4.40	\$6.97	\$9.55

Retiree Vision Coverage (RPT)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
			Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		57.50%	68.12%	78.75%	89.37%
Blue Vision Plus	Individual	\$4.91	\$2.82	\$3.34	\$3.87	\$4.39
	Parent & Child	\$7.07	\$4.07	\$4.82	\$5.57	\$6.32
	Husband & Wife	\$9.86	\$5.67	\$6.72	\$7.76	\$8.81
	Family	\$12.13	\$6.97	\$8.26	\$9.55	\$10.84

Retiree Life Insurance - \$5,000 (Full-Time)

25+ Years	20 Years	15 Years	10 Years
15%	36.25%	57.50%	78.75%
\$0.56	\$1.36	\$2.16	\$2.95

Retiree Life Insurance - \$5,000 (RPT)

25+ Years	20 Years	15 Years	10 Years
57.5%	68.12%	78.75%	89.37%
\$2.16	\$2.55	\$2.95	\$3.35

Dental Coverage Options (Both Full-time and RPT)

	PPO Plan	Trad Plan * only if previously
Level of Coverage	100%	100%
Retiree	\$26.24	\$32.84
Retiree & Child	\$41.63	\$52.09
Retiree & Spouse	\$56.99	\$71.31
Retiree & Family	\$77.30	\$96.68